

Imaged Certificate of Notice Page 1 of 4

United States Bankruptcy Court
Central District of CaliforniaIn re:
Alissa Denise Howell
DebtorCase No. 13-30739-SK
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0973-2

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 40

Date Rcvd: Mar 30, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 01, 2017.

db Alissa Denise Howell, 871 W Kemp Ct, Compton, CA 90220-4570
smg Los Angeles City Clerk, P.O. Box 53200, Los Angeles, CA 90053-0200
cr Bank of America, Bank of America Retail Payment Services, 7105 Corporate Drive,
P.O. Box 660933, Dallas, TX 75266-0933

34277900 +Acs/Wells, 501 Bleeker St, Utica, NY 13501-2401
35084334 Bank of America Retail Payment Services, P.O. Box 660933, Dallas, Texas 75266-0933
34277903 +Calloway Place Hoa, 14316 Bellflower Blvd, Bellflower, CA 90706-3136
34350625 +Calloway Place Homeowners Association, a Californi, c/o Roup & Associates, a Law Corporation,
23101 Lake Center Drive, Suite 310,, Lake Forest, CA 92630-6800

34277905 +Direct Loan, Po Box 5609, Greenville, TX 75403-5609
34277906 Equifax, PO Box 144717, Orlando, FL 32814-4717
34277907 Equifax Information Services, LLC, PO Box 740256, Atlanta, GA 30374-0256
34277908 Experian, NCAC, PO Box 9556, Allen, TX 75013-9556
34277909 Experian, Profile Maintenance, PO Box 9558, Allen, TX 75013-9558
34277916 +LAUSD, Office Of General Counsel, James A Hunt, Esq., 333 S Beaudry Ave 20th Fl,
Los Angeles, CA 90017-5113

34277917 +Law Office Of Ronald D Roup, 23101 Lake Center Dr Ste 310, Lake Forest, CA 92630-6800
34388884 Sallie Mae, Inc. on behalf of ECMC, PO Box 16408, St. Paul, MN. 55116-0408
34277919 +Schools FCU, 2200 W Artesia Blvd, Compton, CA 90220-5314
34277920 Schools FCU, 850 W Cesar E Chavez Ave, Los Angeles, CA 90012-2131
34277921 Schools FCU, 850 W Cedar St Chavez, Compton, CA 90220
34277923 +Trans Union Corporation, Attn: Public Records Department, 555 W Adams St,
Chicago, IL 60661-3631

34277924 +Transunion Consumer Relations, PO Box 2000, Crum Lynne, PA 19022-2000
34328201 Wells Fargo on behalf of Education Credit Manageme, c/o ECMC, PO Box 16408,
St. Paul, MN 55116-0408

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg EDI: EDD.COM Mar 31 2017 02:08:00 Employment Development Dept., Bankruptcy Group MIC 92E,
P.O. Box 826880, Sacramento, CA 94280-0001

smg EDI: CALTAX.COM Mar 31 2017 02:08:00 Franchise Tax Board, Bankruptcy Section MS: A-340,
P.O. Box 2952, Sacramento, CA 95812-2952

34404015 +EDI: CINGMIDLAND.COM Mar 31 2017 02:08:00 AT&T Mobility II LLC, % AT&T Services, Inc,
Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693

34277901 EDI: AMEREXPR.COM Mar 31 2017 02:08:00 American Express, PO Box 981537,
El Paso, TX 79998-1537

34541578 EDI: BECKLEE.COM Mar 31 2017 02:08:00 American Express Bank, FSB, c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701

34277902 EDI: BANKAMER.COM Mar 31 2017 02:08:00 Bank Of America, 4161 Piedmont Pkwy,
Greensboro, NC 27410-8110

34491412 EDI: BL-BECKET.COM Mar 31 2017 02:08:00 Capital One, N.A., c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701

34277904 EDI: CHASE.COM Mar 31 2017 02:08:00 Chase, PO Box 15298, Wilmington, DE 19850-5298
34277910 EDI: FORD.COM Mar 31 2017 02:08:00 Ford Motor Credit, PO Box 542000,
Omaha, NE 68154-8000

34277911 EDI: CALTAX.COM Mar 31 2017 02:08:00 Franchise Tax Board, Personal Bankruptcy MS A340,
PO Box 2952, Sacramento, CA 95812-2952

34277913 EDI: RMSC.COM Mar 31 2017 02:08:00 GECRB/Toysrus, 4125 Windward Plz,
Alpharetta, GA 30005-8738

34277912 +EDI: RMSC.COM Mar 31 2017 02:08:00 Gecrb/ Old Navy, Po Box 965005,
Orlando, FL 32896-5005

34277914 EDI: IRS.COM Mar 31 2017 02:08:00 Internal Revenue Service,
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346

34277915 EDI: CBSKOHL.COM Mar 31 2017 02:08:00 Kohls/Cap One, PO Box 3115,
Milwaukee, WI 53201-3115

34690450 EDI: RESURGENT.COM Mar 31 2017 02:08:00 LVNV Funding, LLC its successors and assigns as,
assignee of CVF Consumer Acquisition, Company, Resurgent Capital Services, PO Box 10587,
Greenville, SC 29603-0587

34650332 EDI: PRA.COM Mar 31 2017 02:08:00 Portfolio Recovery Associates, LLC,
c/o TOYS "R"US CREDIT CARD, POB 41067, Norfolk VA 23541

34404064 +EDI: ATTWIREBK.COM Mar 31 2017 02:08:00 Pacific Bell Telephone Company,
% AT&T Services, Inc, Karen Cavagnaro, Paralegal, One AT&T Way, Room 3A104,
Bedminster, NJ 07921-2693

34277918 +EDI: NAVIENTFKASMSERV.COM Mar 31 2017 02:08:00 Sallie Mae, Po Box 9500,
Wilkes-Barre, PA 18773-9500

34277922 +E-mail/Text: BANKRUPTCY@SCHOOLSFIRSTFCU.ORG Mar 31 2017 02:06:50 Schools First Fcu,
Po Box 11547, Santa Ana, CA 92711-1547

TOTAL: 19

District/off: 0973-2

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***** BYPASSED RECIPIENTS (continued) *****

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank Of America, N.A.
intp Courtesy NEF

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 01, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 30, 2017 at the address(es) listed below:

Arnold L Graff on behalf of Creditor Bank Of America, N.A. ecfcacb@aldridgepite.com,
ALG@ecf.inforuptcy.com; agraff@aldridgepite.com
Dean R Prober, ESQ on behalf of Creditor Bank of America cmartin@pralc.com,
ecfcc@ecf.courtdrive.com
Drew A Callahan on behalf of Creditor Bank Of America, N.A. dcallahan@aldridgepite.com,
unionbankecf@aldridgepite.com
Elizabeth Noble on behalf of Creditor Bank Of America, N.A. enoble@bankofamerica.com
Joseph C Delmotte on behalf of Interested Party Courtesy NEF ecfcacb@aldridgepite.com,
JCD@ecf.inforuptcy.com; jdelmotte@aldridgepite.com
Ronald D Roup on behalf of Interested Party Courtesy NEF ecf@rouplaw.com
Scott Kosner on behalf of Debtor Alissa Denise Howell tyson@tysonfirm.com
Tyson Takeuchi on behalf of Debtor Alissa Denise Howell tyson@tysonfirm.com,
albert@tysonfirm.com; armen@tysonfirm.com
United States Trustee (LA) ustpreion16.la.ecf@usdoj.gov
Wesley H Avery (TR) wes@averytrustee.com,
C117@ecfcbis.com; lucy@averytrustee.com; alexandria@averytrustee.com

TOTAL: 10

Information to identify the case:

Debtor 1	<u>Alissa Denise Howell</u>	Social Security number or ITIN	xxx-xx-8407
	First Name Middle Name Last Name	EIN	__-____
Debtor 2	_____	Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-____
United States Bankruptcy Court Central District of California			
Case number: 2:13-bk-30739-SK			

Order of Discharge – Chapter 7

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IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Alissa Denise Howell

[include all names used by each debtor, including trade names, within the 8 years prior to the filing of the petition]

Debtor 1 Discharge Date: 3/30/17

Dated: 3/30/17

By the court: Sandra R. Klein
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

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For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.